

TERMS AND CONDITIONS
“RHB CEPS Premier Proposition(s)”

1. RHB Bank Berhad [Company No. 196501000373 (6171-M)] will be referred to as “the Bank or RHB”.

CAMPAIGN PERIOD

2. RHB CEPS Premier Propositions(s) (Campaign) will run from 1st January 2019 and end on 31st January 2020, both dates inclusive (“Campaign Period”).

ELIGIBILITY

3. The term “RHB CEPS Customers” means eligible employees of the company who have been accepted by the Bank Corporate Employee Privilege Scheme (“CEPS”).
4. Eligible CEPS customers who has accepted the Bank Premier banking will be referred as “RHB CEPS Premier Customer”.

CAMPAIGN MECHANICS

5. The Campaign is open to all RHB CEPS Customers who has fulfilled the following criteria: -
 - a. have his /her monthly payroll crediting to RHB Conventional / Islamic Current or Savings Account;
 - b. have gross salary income of RM16,000 and above with no Asset Under Management(“AUM”) requirement for the 1st year and must fulfil the existing RHB Premier requirement in the 2nd year to maintain their account as RHB CEPS Premier Customer.
6. In the 2nd year, RHB CEPS Premier Customer(s) shall be bound by the RHB Premier Terms and Conditions. In RHB Premier Terms and Conditions, RHB Premier Customer(s) refers to a sole customer of the Bank or collectively, two or more joint customers of the Bank, who has/have applied for RHB Premier Customer(s) and whose application has been accepted by the Bank. RHB Premier Customer(s) Privileges and RHB Premier Customer(s) services shall be governed by the Terms and Conditions applicable to each services.
7. The Bank’s records of RHB CEPS Customers shall be deemed final and conclusive and the acceptance and continuance as a RHB CEPS Customer will be entirely at the discretion of the Bank.

REWARDS & PRIVILEGES

8. Once customer meet the eligibility and subscribe as a RHB CEPS Premier Customer, the customer able to enjoy the special rewards & privileges as below:

REWARDS & PRIVILEGES 1:

Rewards & Privileges 1	Get 1% sales charge on Unit Trust
Campaign Period	1 January 2019 – 31 st December 2019
General Terms & Conditions	<ol style="list-style-type: none"> 1. Applicable to all Unit Trust Funds EXCEPT Close-ended Funds, Bond Funds, Regular Investment(Standing Instruction), and Amanah Saham Nasional (ASN) 2. Valid for one (1) time transaction only for each individual CEPS Premier customers. 3. Not valid with any other ongoing promotions, offers, privileges and propositions unless otherwise stated.

REWARDS & PRIVILEGES 2:

Rewards & Privileges 2	Enjoy 0% sales charge on Private Retirement Scheme (PRS)
Campaign Period	1 January 2019 – 31 st December 2019
General Terms & Conditions	<ol style="list-style-type: none"> 1. Unlimited investment amount (RM) on PRS purchase. 2. Not valid with any other ongoing promotions, offers, privileges and propositions unless otherwise stated.

TERMINATION

7. The Privileges & Reward of a RHB CEPS Premier Customer shall be deemed terminated in any of the following events:
 - a. any discontinuation of monthly payroll crediting via RHB
 - b. resignation / termination / cessation of employment from the current employer subscribing to RHB Payroll account; or
 - c. RHB CEPS Customer's current employer withdraws from salary payroll via RHB Payroll - Reflex Premium
8. Notwithstanding the above or any other terms and conditions herein, the Bank reserves the right to suspend or terminate the RHB CEPS Premier Customer's Privileges & Reward upon giving adequate notice.
9. The Bank shall not, under any circumstances, be held liable for any damages or loss suffered or incurred, in respect of
 - a. any privileges and/or services provided and/or statements, representations, communications made in relation to or arising under the RHB CEPS Premier Privileges & Rewards and/or
 - b. arising under the Bank's action in terminating, amending, modifying, revising, restricting or suspending the RHB Premier CEPS Privileges & Rewards.
10. The Bank reserves the right to suspend, cancel, terminate or withdraw benefits of the RHB CEPS Privileges & Rewards in whole or part, by giving the RHB CEPS Customers adequate prior notice. For the avoidance of doubt, suspension, cancellation, termination or withdrawal of RHB CEPS Privileges & Rewards shall not entitle any RHB CEPS Customer or any other party to

any claim or compensation against the Bank or RHB Islamic Bank for any losses or damages suffered by RHB CEPS Customers or any third party as a direct or indirect result of the act of suspension, cancellation or termination.

GENERAL TERM & CONDITIONS

11. By participating in the Campaign, the RHB CEPS Premier Customer:
- a. Agrees to be bound by the Terms and Conditions of the Campaign;
 - b. Agrees to access RHB's Website to view the Terms and Conditions and undertakes to be kept up-to-date on any change or variation to the Terms and Conditions;
 - c. By participating in the benefits under RHB CEPS Premier Propositions Terms & Conditions and agree that the decision of the Bank in relation to every aspect of the RHB CEPS Premier Propositions shall be final, binding and conclusive.
 - d. Agrees that RHB shall not be liable in any circumstances for any loss, defacement, tear, and damage, expired derive from the propositions. Any request for replacement of such loss, defaced, torn, damaged, expired derived from the propositions shall not be entertained by RHB;
 - e. Agrees and acknowledge that the RHB Premier membership and propositions is personal and are non-transferable to any third (3rd) party and non-exchangeable for up-front cash, credit, cheque or in kind; in part or in full;
 - f. Agrees that RHB's decision on all matters relating to the Campaign, shall be final, conclusive and binding against them;
 - g. Agrees to be personally liable for all taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to accepting the Campaign;
 - h. Agrees to discontinue any further participation in this Campaign by informing RHB if any future modifications of these Terms and Conditions are unacceptable.
 - i. Agrees that by providing the personal information, the RHB CEPS Premier Customer consents to RHB processing their personal information for any and/or all of the following purposes ("Purpose"), if applicable:
 - i. administering this contest and contacting the RHB CEPS Premier Customer in relation to the same;
 - ii. cross-selling, marketing and promotions of products and/or services of RHB Banking Group and its strategic alliances; or
 - iii. other related and legitimate business purposes;
 - j. Agrees that the RHB CEPS Premier Customer personal information may be disclosed to other companies within the RHB Banking Group (which shall include its holding company, subsidiary(s), and any associated company(s), including any company as a result of any restructuring, merger, sale or acquisition), service providers, and vendors and any of their respective agents, servants and/or such persons, whether located within or outside Malaysia for the Purpose, if applicable, subject at all times to any laws (including regulations, standards, guidelines and/or obligations) applicable to RHB.
 - k. Agrees that it is necessary for RHB to process the RHB CEPS Premier Customer personal information for the Purpose, without which the RHB CEPS Premier Customer will not be able to participate in this Campaign. The RHB CEPS Premier Customer may exercise their options in respect of receiving marketing materials (including cross-

selling, marketing and promotions as described above) by contacting us through the RHB Contact Details.

- l. Agrees that photographs/images of the RHB CEPS Premier Customer as Winner may be captured and may be used for RHB's publications, where applicable.
- m. The RHB CEPS Premier Customer may request for correction (if their personal information is inaccurate, out-dated, incomplete, etc.), access to (a prescribed fee may be charged), or deletion (if the RHB CEPS Premier Customer no longer have any existing products/services with RHB Banking Group) of the RHB CEPS Premier Customer personal information or limit the processing thereof at any time hereafter by submitting such request via the following RHB Contact Details :

RHB Contact Details

Email: customer.service@rhbgroup.com

Telephone number: 03-92068118

Facsimile number: 03-92068088

RHB Now Inbox: <https://logon.rhb.com.my/>

12. RHB reserves its right to:

- n. Disqualify any and all propositions from any RHB CEPS Premier Customer in this Campaign and prohibit that person from further participating in this Campaign in the event that there is suspicion that the RHB CEPS Premier Customer tampered with or benefited from the tampering of the regulations of this Campaign or the Terms and Conditions stated herein;
- o. Cancel, terminate or suspend the Campaign with twenty one (21) calendar days' prior notice. Any cancellation, termination or suspension of the Campaign by RHB shall not entitle the RHB CEPS Premier Customer(s) to any claim or compensation against RHB for any loss or damage incurred by the RHB CEPS Premier Customer(s) as a direct and indirect result of such cancellation, termination or suspension;
- p. Change the Prize(s) at its discretion to another Prize(s) of similar value as per the Terms and Conditions of this Campaign;
- q. Add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part at its absolute discretion by way of posting on RHB website and/or other means of communication that may be deemed appropriate by RHB with twenty one (21) calendar days' prior notice;

13. RHB shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, storm, technical or system failures or any event beyond the reasonable control of RHB.

14. The Terms and Conditions herein shall be read together with the Terms and Conditions for RHB Premier Customers at(<https://www.rhbgroup.com/products-and-services/personal/rhb-premier>). In the event of any inconsistency between these Terms and Conditions and any other brochure, marketing or promotional materials relating to the Campaign, these Terms and Conditions shall prevail.